Electronic Acknowledgement Receipt				
EFS ID:	3286932			
Application Number:	10645722			
International Application Number:				
Confirmation Number:	8172			
Title of Invention:	Systems and methods for directing elective account balances			
First Named Inventor/Applicant Name:	Kenneth Algiene			
Customer Number:	20350			
Filer:	Yu-An Kuo/Kay Barclay			
Filer Authorized By:	Yu-An Kuo			
Attorney Docket Number:	020375-038110US			
Receipt Date:	12-MAY-2008			
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Submitted with Payment		no	no				
File Listing:							
Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)		
1		AMD_03811.pdf	123312 d47cf1ac413059ba5e18564b6d7f53c8	yes	9		

Multipart Description/PDF files in	Multipart Description/PDF files in .zip description				
Document Description	Start	End			
Amendment - After Non-Final Rejection	1	1			
Claims	2	7			
Applicant Arguments/Remarks Made in an Amendment	8	9			

Warnings:

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If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.